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Scottish Charity Number: SC049603

Bethesda Christian Fellowship SCIO
Annual Report and Financial Statements
for the year ended 31 March 2026

Docusign Envelope ID: E6B1C230-ED84-89E7-811D-B09518D9B374

Bethesda Christian Fellowship SCIO

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Bethesda Christian Fellowship SCIO

Report of the Trustees for the year ended 31 March 2026

The trustees are pleased to present their report, together with the financial statements of the charity for the year ended 31 March 2026.

Objectives and Activities

Our objective is to advance the mission of the Christian Church, through worship, service and fellowship. These objectives are carried out through mission and pastoral activities. The principal activities of the Church are public worship and the spiritual development of its members.

The Church continues regular worship, prayer, evangelistic and Bible teaching services for the benefit of the membership and these are also accessed by the wider community. In addition, Mother and Toddler Groups and Youth Groups are held each week. Support for overseas missionary work and charities for the relief of poverty continues.

Grant Making Policy

The policy of giving donations to individuals and charitable organisations that are generally known to the Trustees and the Church has been continued. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

Review of our Achievement and Performance

An active programme was maintained throughout the year. Regular events are arranged for children, youth and all other ages. In the Spring, we participated in the 'Passion for Life, Life 26' project. This included a number of innovative outreach events and considerable local interest and engagement evident. Again, a successful Christianity Explored course was run.
Membership numbers have been broadly consistent. Attendance at some of the services has increased and the community engagement / outreach projects continue to be popular and effective. The existing pastoral support team was strengthened by an additional part-time member.

Financial Review

The financial statements for the year are set out on pages 5 to 8. The Statement of Financial Activities on page 5 reflects net outgoing resources of £40,116 (2025 restated: net incoming resources £30,707).

Risk Management

The Trustees have assessed the major risks to which the charity is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews.

Reserves Policy

It is the policy of the church to maintain unrestricted funds, ie funds not committed or invested in Fixed Assets, at a level which equates to approximately 3 months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The General Fund on page 5 at 31 March 2026 amounted to £35,262 (2025 restated: £40,776). Reserves held at 31 March 2026 are above the recommended level.

Total reserves, including the balances on restricted funds amounted to £87,836 (2025 restated: £127,952).

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Bethesda Christian Fellowship SCIO

Report of the Trustees for the year ended 31 March 2026

Structure, Governance and Management

The Church is a Scottish Charitable Organisation (a SCIO). It was registered in its current legal form on12 September 2019. The Church was previously an unincorporated association but changed its legal form to a SCIO. The assets of the unincorporated association were transferred to the SCIO on the 31 March 2020.

All Bethesda Christian Fellowship members are also the members of the charity. Elders are chiefly responsible for leading the church in spiritual and pastoral matters. The role of a trustee is to be responsible for the good running of the church, in line with SCIO based requirements. A decision regarding appointment of persons to the respective roles to recommend any new elder or trustee will be made by the existing elder and trustee bodies for consultation with membership. The elders are also trustees. The elders and trustees do not have a pre-determined duration of office.

Reference and Administrative Information

Trustees:	James McLatchie William Kenneth Newberry Andrew Murray Stewart Alan Dawson Macaulay Lewis Ayron Harvey Mark Davidson Cameron (appointed 9 November 2025)
Principal Office:	30 Colquhoun Street Helensburgh G84 8UJ
Charity Number:	SC049603
Independent Examiner:	Jonathan N Innes FCCA EQ Accountants Limited 9 Ardross Street Inverness IV3 5NN
Bankers:	Royal Bank of Scotland 37 High Street Dumbarton G82 1LX
Solicitors:	Jackson Boyd 1st Floor Centenary House 69 Wellington Street Glasgow G2 6HG

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Bethesda Christian Fellowship SCIO

Report of the Trustees for the year ended 31 March 2026

Trustees' Responsibilities in relation to the Financial Statements

Under legislation relating to charities in Scotland, the Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of the church's affairs and of its incoming resources and application of resources, including its surplus and deficit for that year, and which have been properly prepared from and are in agreement with the accounting records of the church and comply with relevant disclosure requirements.

In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue its activities.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the church's financial position and enable the Trustees to ensure that the financial statements comply with the requirements of Section 44 to 48 of The Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) flowing therefrom. The Trustees also have general responsibility for taking such steps as are reasonably open to them to safeguard the church's assets and to prevent and detect fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 13 October 2026 and signed on their behalf by:

DocuSigned by:
Jim McLatchie
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James McLatchie,
Chairperson

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Bethesda Christian Fellowship SCIO

Report of the Independent Examiner for the year ended 31 March 2026

I report on the accounts of the church for the year ended 31 March 2026 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
   - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
   - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

   have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

DocuSigned by:
Jonathan Innes
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Jonathan N Innes FCCA
Partner

EQ Accountants Limited
9 Ardross Street
Inverness
IV3 5NN

Date: 13 October 2026

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Bethesda Christian Fellowship SCIO

Receipts and Payments Accounts

For the year ended 31 March 2026

	Notes	Unrestricted General Fund	Designated Funds	Restricted Funds	Total 2026	Total 2025 Restated
Receipts		**£**	**£**	**£**	**£**	**£**
Non gift aid donations		24,264	-	-	**24,264**	25,974
Gift aid donations		54,387	-	4,360	**58,747**	54,877
Income tax recovered		13,078	-	1,443	**14,521**	13,165
Non gift aid donations for other work		946	-	-	**946**	-
Gift aid donations for other work		930	-	-	**930**	-
Donations		3,867	-	-	**3,867**	4,197
Midpoint through General fund		286	-	-	**286**	1,021
Miscellaneous income		988	-	-	**988**	4,800
Interest received		2,309	-	-	**2,309**	1,894
Café sales		-	-	82,464	**82,464**	86,162
Toddlers income		-	-	1,229	**1,229**	1,285
Midpoint income		-	-	418	**418**	-
Rent from Flats		-	-	4,200	**4,200**	3,901
Total Receipts		**101,055**	**-**	**94,114**	**195,169**	197,276
Payments						
Payments for Charitable activities						
Gross salaries	**3**	51,750	-	-	**51,750**	33,669
Building running costs		9,382	-	-	**9,382**	9,088
Publicity		755	-	-	**755**	1,821
Stationery, Computer & Equipment costs		3,766	-	-	**3,766**	2,405
Speakers expenses		530	-	-	**530**	750
Gifts & expenses to Other Work/Workers	**6**	15,053	-	-	**15,053**	11,764
Charitable gifts	**6**	3,867	-	-	**3,867**	4,197
Youth & Children's Work		1,578	-	-	**1,578**	2,298
Professional Fees		678	-	-	**678**	552
Miscellaneous		13,856	-	-	**13,856**	13,709
Cost of sales		-	-	22,575	**22,575**	22,263
Café Staff	**3**	-	-	43,950	**43,950**	39,846
Running Costs		-	-	6,683	**6,683**	7,390
Café contribution to Air Conditioning		-	-	-	**-**	4,254
Toddlers		-	-	726	**726**	627
Midpoint Trips		-	-	495	**495**	-
Building & Lift maintenance		-	-	1,302	**1,302**	938
Insulation		-	-	2,760	**2,760**	-
Other Buidling Fund costs		-	-	325	**325**	5,819
Loan repayments		-	-	54,000	**54,000**	4,000
Governance costs						
Independent Examination		1,254	-	-	**1,254**	1,179
Total Payments		**102,469**	**-**	**132,816**	**235,285**	166,569
Surplus/(Deficit) for the year		**(1,414)**	**-**	**(38,702)**	**(40,116)**	30,707
Transfers		(4,100)	-	4,100	**-**	-
Net movement in funds after transfers		**(5,514)**	**-**	**(34,602)**	**(40,116)**	**30,707**
Total funds brought forward		40,776	-	87,176	**127,952**	110,564
Restated balance transferred		-	-	-	**-**	(13,319)
Total funds carried forward		**35,262**	**-**	**52,574**	**87,836**	**127,952**

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Bethesda Christian Fellowship SCIO

Statement of Balances

As at 31 March 2026

	Notes	2026 £	£	2025 £ Restated
Bank and cash in hand				
Opening balance		**127,952**		97,245
Surplus/(Deficit) for the year		**(40,116)**		30,707
Closing balances			**87,836**	127,952
Total monetary assets held			**87,836**	127,952
Reserves				
Unrestricted funds	**4**		**35,262**	40,776
Restricted funds	**5**		**52,574**	87,176
			87,836	127,952
Statement of assets held for charitable purposes				
Property			**634,489**	634,489
Building Fixtures and fittings			**67,652**	67,652
Church Fixtures and fittings			**3,517**	3,517
Café Fixtures and fittings			**11,521**	11,521
Total			**717,179**	717,179
Statement of amounts receivable at 31 March 2026				
Gift aid due			**14,919**	13,719
Statement of liabilities at 31 March 2026				
Invoices due for payment			**4,109**	4,185
NEST Pension			**291**	204
Loans			**109,000**	163,000
			113,400	167,389

The financial statements on pages 5 to 8 were approved by the Trustees on 13 October 26 and signed on their behalf by the undernoted:

DocuSigned by:
Jim McLatchie
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James McLatchie
Chairperson

DocuSigned by:
Andrew Stewart
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Andrew Stewart
Trustee

The notes on pages 7 to 8 form part of these financial statements.

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Bethesda Christian Fellowship SCIO

Notes to the Financial Statements for the year ended 31 March 2026

1. Accounting Policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2026 (as amended).

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Funds Structure

Unrestricted funds can be used for any purpose which meets the objectives of the Church. Within this category the Trustees may designate funds for specific purposes and these are highlighted in the financial statements as Designated Funds.
Restricted funds are those which can be disbursed only for purposes set by the donor or the terms of the appeal under which they were raised.

Basis of financial statements

The financial statements have been prepared on the receipts and payments basis.

Tangible Fixed Assets and Deprecation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of the asset as follows:

Church Building	Nil
Building Fixtures and Fittings	25% straight line
Church Furniture and Equipment	25% straight line
Café Furniture and Equipment	25% straight line

2. Related Party Transactions and Trustees' Expenses and Remuneration

Trustees Lewis Harvey and Mark Cameron (as of 9 November 2025) were both paid employees of the SCIO and worked mainly in pastoral support and leadership roles. In any matter relating to either Lewis Harvey's or Mark Cameron's remuneration and employment matters, they were respectively absent from trustee discussions, thereby votes and an independent and objective decision was made.

During the year Lewis Harvey received renumeration of £7,250.04 (2025 restated: £6,999.96) and employer pension contributions of £nil (2025 restated: £nil). Mark Cameron received renumeration of £6,041.65 (2025 restated: £nil) and employer pension contributions of £103.25 (2025 restated: £nil) for the period November 2025 to March 2026.

The other trustees did not receive any remuneration or expenses during the year.

During the year to 31 March 2021 loans of £180,000 were provided to the church from two Trustees towards the funding of the extension of the Church Building, Café, halls and two flats. These loans are unsecured and interest free and are repayable as follows:

- £80,000 repayable in monthly instalments over 20 years
- £100,000 repayment was due in full in three years' time from receipt of loan (2024), these repayment terms have been revised and £50,000 was repaid November 2025. The remaining £50,000 is due for repayment in November 2026.

At 31 March 2026 the balance of these loans outstanding was £109,000 (2025 restated: £163,000).

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Notes to the Receipts and Payments Accounts

For the year ended 31 March 2026

3. Staff costs and numbers

	2026 £	2025 £ Restated
Gross salaries	94,303	72,580
Pension contributions	1,397	935
	95,700	**73,515**

The average number of employees during the year was 11 (2025: 9).
No employee received remuneration of more than £60,000 during the year.

4. Unrestricted funds

	Balance at 01.04.2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.03.2026 £
General Fund	40,776	101,055	(102,469)	(4,100)	35,262
Total unrestricted funds	40,776	101,055	(102,469)	(4,100)	35,262

Explanation of funds

The General Fund represents all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

5. Restricted funds

	Balance at 01.04.2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.03.2026 £
Building Fund	77,906	10,003	(58,387)	13,500	43,022
Café Fund	6,935	82,464	(73,208)	(9,000)	7,191
CAP/Midpoint Trips Fund	1,732	418	(495)	-	1,655
Mothers & Toddlers Fund	603	1,229	(726)	(400)	706
Total restricted funds	87,176	94,114	(132,816)	4,100	52,574

Explanation of funds

The Building Fund represents monies received for building costs, repayment of the loan and maintenance of the building.
The Café Fund represents income received from the café for the continued running of the facility and expenses associated with the running costs.
The CAP/Midpoint Trips Fund represents funds for Christian Against Poverty work and Midpoint Trips.
The Mothers & Toddlers Fund represents funds received towards the running of the group.

6. Gifts and Donations

Gifts and Donations of £18,920 (2025: £15,961) includes gifts to 2 individuals (2025: 2) and 20 organisations (2025: 17).

7. Pension obligations

The total pension cost for the Church is £3,258 (2025: £2,180).